

STATEMENT OF FINANCIAL CONDITION AS OF DECEMBER 31, 2006

(ROUND CENTS TO THE NEAREST WHOLE DOLLAR. DO NOT REPORT CENTS)

Credit Union Name: BELLE CITY**Federal Charter/Certificate Number:** 66694*This page must be completed by all credit unions***ASSETS****CASH:**

| | Acct Code | Amount |
|--|----------------|-----------|
| 1. Cash on Hand (Coin and Currency)..... | 730A | \$116,683 |
| 2. Cash on Deposit (Amounts Deposited in Financial Institutions) | Amount | |
| a. Cash on Deposit in Corporate Credit Unions..... | \$96,339 730B1 | |
| b. Cash on Deposit in Other Financial Institutions..... | \$6,077 730B2 | |
| c. Total Cash on Deposit (Amounts Deposited in Financial Institutions)..... | 730B | \$102,416 |
| 3. Cash Equivalents (Investments with <u>Original</u> Maturities of Three Months or Less)..... | 730C | \$0 |

INVESTMENTS: If your credit union reports amounts for items 4, 5, or 6 below, complete Schedule B - Investments, Supplemental Information.

| | A | | B | | C1 | | C2 | | D | | E | |
|---|-----------|-----------|------------|-----------|------------|-----------|-------------|-----------|------------|-----------|--------------|-----------|
| | <= 1 Year | Acct Code | >1-3 Years | Acct Code | >3-5 Years | Acct Code | >5-10 Years | Acct Code | > 10 Years | Acct Code | TOTAL AMOUNT | Acct Code |
| 4. Trading Securities..... | \$0 | 965A | \$0 | 965B | \$0 | 965C1 | \$0 | 965C2 | \$0 | 965D | \$0 | 965 |
| 5. Available for Sale Securities... | \$0 | 797A | \$0 | 797B | \$0 | 797C1 | \$0 | 797C2 | \$0 | 797D | \$0 | 797E |
| 6. Held-to-Maturity Securities..... | \$0 | 796A | \$0 | 796B | \$0 | 796C1 | \$0 | 796C2 | \$0 | 796D | \$0 | 796E |
| 7. Deposits in commercial banks, S&Ls, savings banks..... | \$308,500 | 744A | \$0 | 744B | \$0 | 744C1 | \$0 | 744C2 | \$0 | 744D | \$308,500 | 744C |
| 8. Loans to and investments in natural person credit unions | \$300,000 | 672A | \$0 | 672B | \$0 | 672C1 | \$0 | 672C2 | \$0 | 672D | \$300,000 | 672C |
| 9. Membership capital at corporate credit unions..... | | | \$32,669 | 769A1 | | | | | | | \$32,669 | 769A |
| 10. Paid-in capital at corporate credit unions..... | | | \$0 | 769B1 | | | | | | | \$0 | 769B |
| 11. All other investments in corporate credit unions..... | \$300,000 | 652A | \$0 | 652B | \$0 | 652C1 | \$0 | 652C2 | \$0 | 652D | \$300,000 | 652C |
| 12. All other investments..... | \$0 | 766A | \$0 | 766B | \$0 | 766C1 | \$0 | 766C2 | \$0 | 766D | \$0 | 766E |
| 13. TOTAL INVESTMENTS (Sum of Items 4-12)..... | \$908,500 | 799A1 | \$32,669 | 799B | \$0 | 799C1 | \$0 | 799C2 | \$0 | 799D | \$941,169 | 799I |

LOANS Held for Sale: See Instructions.

| | Amount | Acct |
|------------------------------|--------|------|
| 14. Loans Held for Sale..... | \$0 | 003 |

STATEMENT OF FINANCIAL CONDITION AS OF DECEMBER 31, 2006

This page must be completed by all credit unions

ASSETS -- CONTINUED

LOANS & LEASES: Participation loans purchased by the credit union should be reported in the appropriate category in this section. If your credit union has any real estate loans or member business loans outstanding or has originated any real estate loans or member business loans during the reporting period, complete Schedule A - Specialized Lending.

| | Interest Rate | Acct Code | Number of Loans | Acct Code | Amount | Acct Code |
|--|---------------|-----------|-----------------|-----------|-------------|-----------|
| 15. Unsecured Credit Card Loans..... | 0.00 | 521 | 0 | 993 | \$0 | 396 |
| 16. All Other Unsecured Loans/Lines of Credit..... | 15.00 | 522 | 36 | 994 | \$28,768 | 397 |
| 17. New Vehicle Loans..... | 7.25 | 523 | 27 | 958 | \$346,187 | 385 |
| 18. Used Vehicle Loans..... | 7.95 | 524 | 143 | 968 | \$982,336 | 370 |
| 19. Total 1st Mortgage Real Estate Loans/Lines of Credit | 0.00 | 563 | 0 | 959 | \$0 | 703 |
| 20. Total Other Real Estate Loans/Lines of Credit | 7.20 | 562 | 47 | 960 | \$1,018,203 | 386 |
| 21. Leases Receivable..... | 0.00 | 565 | 0 | 954 | \$0 | 002 |
| 22. Total All Other Loans/Lines of Credit..... | 15.00 | 595 | 71 | 963 | \$343,353 | 698 |
| 23. TOTAL LOANS & LEASES (Sum of items 15-22)..... | | | 324 | 025A | \$2,718,847 | 025B |
| 24. Less: Allowance for Loan & Lease Losses..... | | | | | \$30,838 | 719 |

Other Assets:

| | | | | |
|---|----------|-----------|-------------|-----------|
| 25. Foreclosed and Repossessed Assets | Amount | Acct Code | | |
| a. Real Estate..... | \$0 | 798A1 | | |
| b. Automobiles..... | \$0 | 798A2 | | |
| c. Other..... | \$0 | 798A3 | | |
| d. Total Foreclosed and Repossessed Assets..... | \$0 | 798A | Amount | Acct Code |
| 26. Land and Building..... | | | \$147,912 | 007 |
| 27. Other Fixed Assets..... | | | \$422 | 008 |
| 28. NCUA Share Insurance Capitalization Deposit..... | | | \$37,425 | 794 |
| 29. Other Assets | Amount | Acct Code | | |
| a. Accrued Interest on Loans..... | \$0 | 009A | | |
| b. Accrued Interest on Investments..... | \$0 | 009B | | |
| c. All Other Assets..... | \$36,533 | 009C | | |
| d. Total Other Assets..... | \$36,533 | 009 | | |
| 30. TOTAL ASSETS (Sum of items 1, 2c, 3, 13-14, 23, 24, 25d, 26-28, and 29d)..... | | | \$4,070,569 | 010 |

| | Number | Acct Code | Amount | Acct Code |
|---|--------|-----------|-----------|-----------|
| 31. Loans Granted Year-to-Date..... | 220 | 031A | \$990,848 | 031B |
| 32. Loans Outstanding to Credit Union Officials and Senior Executive Staff..... | 2 | 995 | \$24,635 | 956 |

STATEMENT OF FINANCIAL CONDITION AS OF DECEMBER 31, 2006

This page must be completed by all credit unions

| LIABILITIES: | A. < 1 Year | Acct Code | B1. 1 - 3 Years | Acct Code | B2. > 3 Years | Acct Code | C. Total Amount | Acct Code |
|---|-------------|-----------|-----------------|-----------|---------------|-----------|-----------------|-----------|
| 1. Draws Against Lines of Credit | \$0 | 883A | \$0 | 883B1 | \$0 | 883B2 | \$0 | 883C |
| 2. Other Notes, Promissory Notes and Interest Payable..... | \$0 | 011A | \$0 | 011B1 | \$0 | 011B2 | \$0 | 011C |
| 3. Borrowing Repurchase Transactions..... | \$0 | 058A | \$0 | 058B1 | \$0 | 058B2 | \$0 | 058C |
| 4. Subordinated Debt..... | \$0 | 867A | \$0 | 867B1 | \$0 | 867B2 | \$0 | 867C |
| 5. Uninsured Secondary Capital..... | | | \$0 | 925B1 | \$0 | 925B2 | \$0 | 925 |
| 6. TOTALS (each column)..... | \$0 | 860A | \$0 | 860B1 | \$0 | 860B2 | \$0 | 860C |
| 7. Accrued Dividends & Interest Payable on Shares & Deposits..... | | | | | | | \$5,719 | 820A |
| 8. Accounts Payable and Other Liabilities..... | | | | | | | \$5,525 | 825 |

| SHARES/DEPOSITS: | Dividend Rate | Acct Code | Number of Accounts | Acct Code | A. < 1 Year | Acct Code | B1. 1 - 3 Years | Acct Code | B2. > 3 Years | Acct Code | C. Total Amount | Acct Code |
|------------------------------------|---------------|-----------|--------------------|-----------|-------------|-----------|-----------------|-----------|---------------|-----------|-----------------|-----------|
| 9. Share Drafts..... | 0.00 | 553 | 187 | 452 | \$189,434 | 902A | | | | | \$189,434 | 902 |
| 10. Regular Shares..... | 0.50 | 552 | 1,315 | 454 | \$1,829,784 | 657A | | | | | \$1,829,784 | 657 |
| 11. Money Market Shares..... | 0.00 | 532 | 0 | 458 | \$0 | 911A | | | | | \$0 | 911 |
| 12. Share Certificates..... | 4.15 | 547 | 79 | 451 | \$905,229 | 908A | \$88,678 | 908B1 | \$0 | 908B2 | \$993,907 | 908C |
| 13. IRA/KEOGH Accounts..... | 4.15 | 554 | 48 | 453 | \$499,361 | 906A | \$24,062 | 906B1 | \$0 | 906B2 | \$523,423 | 906C |
| 14. All Other Shares..... | 0.00 | 585 | 0 | 455 | \$0 | 630A | \$0 | 630B1 | \$0 | 630B2 | \$0 | 630 |
| 15. TOTAL SHARES..... | | | 1,629 | 966 | \$3,423,808 | 013A | \$112,740 | 013B1 | \$0 | 013B2 | \$3,536,548 | 013 |
| 16. Nonmember Deposits..... | 0.00 | 599 | 0 | 457 | \$0 | 880A | \$0 | 880B1 | \$0 | 880B2 | \$0 | 880 |
| 17. TOTAL SHARES and DEPOSITS..... | | | 1,629 | 460 | \$3,423,808 | 018A | \$112,740 | 018B1 | \$0 | 018B2 | \$3,536,548 | 018 |

Additional Shares/ Deposits (Included in the Shares/Deposits Listed Above):

| | Amount | Acct |
|---|-----------|------|
| 18. Accounts Held by Member Government Depositors..... | \$0 | 631 |
| 19. Accounts Held by Nonmember Government Depositors..... | \$0 | 632 |
| 20. Employee Benefit Member Shares..... | \$0 | 633 |
| 21. Employee Benefit Nonmember Shares..... | \$0 | 634 |
| 22. 529 Plan Member Deposits..... | \$0 | 635 |
| 23. Non-dollar denominated deposits..... | \$0 | 636 |
| 24. Health Savings Accounts..... | \$0 | 637 |
| 25. Dollar Amount of Share Certificates = or > \$100,000 (Excluding brokered share certificates participated out by the broker in shares of less than \$100,000)..... | \$108,708 | 638 |
| 26. Dollar Amount of IRA/Keogh Accounts = or > \$100,000..... | \$108,708 | 639 |
| 27. Dollar Amount of Share Drafts Swept to Regular Shares or Money Market Accts as part of Sweep Program | \$0 | 641 |

STATEMENT OF FINANCIAL CONDITION AS OF DECEMBER 31, 2006

This page must be completed by all credit unions

| EQUITY: | Amount | Acct code |
|--|--------------------|------------|
| 28. Undivided Earnings..... | \$122,777 | 940 |
| 29. Regular Reserves..... | \$400,000 | 931 |
| 30. Appropriation for Non-Conforming Investments (SCU ONLY) | \$0 | 668 |
| 31. Other Reserves.(Appropriations of Undivided Earnings)..... | \$0 | 658 |
| 32. Miscellaneous Equity | \$0 | 996 |
| 33. Accumulated Unrealized Gains (Losses) on Available for Sale Securities..... | \$0 | 945 |
| 34. Accumulated Unrealized Net Gains (Losses) on Cash Flow Hedges..... | \$0 | 945A |
| 35. Other Comprehensive Income (unless already included in item 33 or 34)..... | \$0 | 945B |
| 36. Net Income (unless this amount is already included in Undivided Earnings)..... | \$0 | 602 |
| 37. TOTAL LIABILITIES, SHARES, AND EQUITY (Sum items 6-8,17, and 28-36) (Must equal line 30, P.2) | \$4,070,569 | 014 |

If the credit union has any unfunded commitments or loans sold or swapped with recourse complete Pg 9 - Liquidity, Commitments & Sources.

NCUA INSURED SAVINGS COMPUTATION

(ROUND CENTS TO THE NEAREST WHOLE DOLLAR. DO NOT REPORT CENTS)

This section must be completed by all credit unions

| | | |
|--|--------------------|------------|
| Shares and deposits as described in Part 745 of the NCUA Rules and Regulations, if they are authorized by state law, and issued to members (or nonmembers in the case of low-income designated credit unions), other credit unions, or government depositors. Do not include notes payable or other forms of borrowings. | | |
| (See instructions for the following line items) | Amount | Acct Code |
| A. Uninsured IRA and KEOGH Member Shares and Deposits. | \$0 | 065A |
| B. Uninsured Employee Benefit Member Shares and Deposits. | \$0 | 065B |
| C. Uninsured Member 529 Plan Deposits. | \$0 | 065C |
| D. Uninsured Member Accts Held by Government Depositors. | \$0 | 065D |
| E. Other Uninsured Member Shares and Deposits. | \$0 | 065E |
| F. TOTAL UNINSURED MEMBER SHARES AND DEPOSITS (A+B+C+D+E)..... | \$0 | 065 |
| G. Uninsured Nonmember Employee Benefit Shares and Deposits. | \$0 | 067A |
| H. Uninsured Nonmember Accts Held by Government Depositors. | \$0 | 067B |
| I. Other Uninsured NonMember Shares and Deposits. | \$0 | 067C |
| J. TOTAL UNINSURED NONMEMBER SHARES AND DEPOSITS (G+H+I)..... | \$0 | 067 |
| K. TOTAL UNINSURED SHARES AND DEPOSITS (F+J)..... | \$0 | 068 |
| L. TOTAL INSURED SHARES AND DEPOSITS (item 17 less item K)..... | \$3,536,548 | 069 |

STATEMENT OF INCOME AND EXPENSE*This page must be completed by all credit unions.*

| INTEREST INCOME YEAR-TO-DATE: JANUARY 1, 2006 TO DECEMBER 31, 2006 | | Amount | Acct Code |
|--|--|-----------|-----------|
| 1. | Interest on Loans (Gross-before interest refunds)..... | \$202,539 | 110 |
| 2. | (Less) Interest Refunded..... | \$0 | 119 |
| 3. | Income from Investments (Including Interest and Dividends)..... | \$55,521 | 120 |
| 4. | Trading Profits and Losses (Realized and Unrealized Gains/Losses)..... | \$0 | 124 |
| 5. | TOTAL INTEREST INCOME (Sum of items 1-4)..... | \$258,060 | 115 |
| INTEREST EXPENSE YEAR-TO-DATE: JANUARY 1, 2006 TO DECEMBER 31, 2006 | | | |
| 6. | Dividends on Shares (Includes dividends earned during current period)..... | \$64,164 | 380 |
| 7. | Interest on Deposits (Total interest expense for deposit accounts) (SCU ONLY) | \$0 | 381 |
| 8. | Interest on Borrowed Money..... | \$0 | 340 |
| 9. | TOTAL INTEREST EXPENSE (Sum of items 6-8)..... | \$64,164 | 350 |
| 10. | Provision for Loan & Lease Losses..... | \$0 | 300 |
| 11. | NET INTEREST INCOME AFTER PROVISION FOR LOAN AND LEASE LOSSES (Item 5 less item 9 less item 10)..... | \$193,896 | 116 |
| NON-INTEREST INCOME YEAR-TO-DATE: JANUARY 1, 2006 TO DECEMBER 31, 2006 | | | |
| 12. | Fee Income..... | \$22,385 | 131 |
| 13. | Other Operating Income (Include unconsolidated CUSO Income)..... | \$7,945 | 659 |
| 14. | Gain (Loss) on Investments (DO NOT include Gain or Loss on Trading Securities)..... | \$0 | 420 |
| 15. | Gain (Loss) on Disposition of Fixed Assets..... | \$0 | 430 |
| 16. | Other Non-operating Income (Expense)..... | \$0 | 440 |
| 17. | TOTAL NON-INTEREST INCOME (Sum of items 12-16)..... | \$30,330 | 117 |
| NON-INTEREST EXPENSE YEAR-TO-DATE: JANUARY 1, 2006 TO DECEMBER 31, 2006 | | | |
| 18. | Total Employee Compensation and Benefits..... | \$141,428 | 210 |
| 19. | Travel and Conference Expense..... | \$1,971 | 230 |
| 20. | Office Occupancy Expense..... | \$22,308 | 250 |
| 21. | Office Operations Expense..... | \$24,746 | 260 |
| 22. | Educational and Promotional Expenses..... | \$1,951 | 270 |
| 23. | Loan Servicing Expense..... | \$4,511 | 280 |
| 24. | Professional and Outside Services..... | \$6,946 | 290 |
| 25. | Member Insurance..... | \$7,361 | 310 |
| 26. | Operating Fees (Examination and/or supervision fees)..... | \$1,140 | 320 |
| 27. | Miscellaneous Operating Expenses..... | \$7,827 | 360 |
| 28. | TOTAL NON-INTEREST EXPENSE (Sum of items 18-27)..... | \$220,189 | 671 |
| 29. | NET INCOME (LOSS) (line 11 plus line 17 less line 28)..... | \$4,037 | 661A |
| RESERVE TRANSFERS YEAR-TO-DATE: JANUARY 1, 2006 TO DECEMBER 31, 2006 | | | |
| 30. | Transfer to Regular Reserves..... | \$0 | 393 |

MISCELLANEOUS INFORMATION
This page must be completed by all credit unions

| | | Acct Code |
|--|---|------------------|
| 1. | Indicate in the box at the right the number of the description below that best characterizes the last audit performed of your credit union's records | 4 064 |
| 1 = Financial statement audit performed by state licensed persons 2 = Balance sheet audit performed by state licensed persons 3 = Examinations of internal controls over call reporting performed by state licensed persons 4 = Supervisory Committee audit performed by state licensed persons 5 = Supervisory Committee audit performed by other external auditors 6 = Supervisory Committee audit performed by the supervisory committee or designated staff | | |
| Effective date of last audit..... | | 01/2006 063 |
| 2. | Effective date of the most recent Supervisory Committee verification of Members' accounts..... | 06/2006 603 |
| 3. | Does your credit union maintain share/deposit insurance coverage in addition to the NCUSIF? (Do not include Life Savings and Borrowers' Protection Insurance or Surety Bond Coverage.) | No 875 |
| If so, indicate the name of the insurance company.... | | 876 |
| Dollar amount of shares and/or deposits insured by the company named above..... | | \$0 877 |
| 4. | Number of current members (not number of accounts)..... | 1,203 083 |
| 5. | Number of potential members..... | 7,500 084 |
| 6. | Number of credit union employees who are: | |
| a. Full-Time (26 hours or more per week)..... | | 3 564A |
| b. Part-Time (25 hours or less per week)..... | | 0 564B |
| 7. | Programs or service offerings: (Check all that apply) | |
| a. Indirect Lending..... | | No 879A |
| b. Participation Loans..... | | No 879B |
| c. Real Estate Loans..... | | Yes 879C |
| d. Member Business Loans..... | | No 879D |
| k. Investment Pilot Program..... | | No 879K |
| l. Investments not authorized by the FCU Act (SCU Only)..... | | No 879L |
| m. Deposits and Shares Meeting 703.10(a) | | No 879M |
| n. Brokered Certificates of Deposit..... | | No 879N |
| If a -d above are checked, complete schedule A - Specialized Lending | | |
| e. Risk Based Loans..... | | No 879E |
| f. Direct Financing Leases..... | | No 879F |
| g. Mortgage Processing..... | | No 879G |
| h. Approved Mortgage Seller..... | | No 879H |
| i. Debt Cancellation/Suspension..... | | No 879I |
| j. Borrowing Repurchase Agreements..... | | No 879J |
| If k - n above are checked, complete Schedule B - Investments | | |
| o. Overdraft Protection..... | | Yes 879O |
| p. Overdraft Lines of Credit..... | | Yes 879P |
| q. ATM / Debit Card Program..... | | Yes 879Q |
| r. Int Only or Pymt Option 1st Mortgage Loans | | No 879R |
| s. Insurance/Investment Sales..... | | No 879S |
| t. Brokered Deposits (all types of deposits acquired through a third party)..... | | No 879T |
| 8. | Credit Union Branch Information | |
| a. Number of credit union branches (include the main office if member services are conducted at that location)..... | | 1 566 |
| b. Does the credit union provide member services through a credit union shared branch services center?..... | | No 566A |

CONTACT AND CERTIFICATION PAGE*This page must be completed by all credit unions***USA PATRIOT Act Information**

The regulations implementing the USA PATRIOT Act require financial institutions to identify contacts to receive information from FinCEN regarding individuals, entities, and organizations engaged in or reasonably suspected, based upon credible evidence of engaging in terrorist acts or money laundering activities. The logical person to designate for this would be the individual in charge of the credit union's Bank Secrecy Act Compliance and Customer Identification Programs. The contact information will be used by NCUA and FinCEN and will not be released to the public.

| Primary Contact | | | Secondary Contact | | |
|------------------|---|------|-------------------|---|------|
| Name | * | 969 | Name | * | 969D |
| Email Address | * | 969A | Email Address | * | 969E |
| Fax Number | * | 969B | Fax Number | * | 969F |
| Telephone Number | * | 969C | Telephone Number | * | 969G |
| Extension | * | 969P | Extension | * | 969Q |

☐

The Emergency Contact Information is the same as the USA PATRIOT Act Information. Please include a cell number below if available.

Emergency Contact Information

NCUA Rules and Regulations Section 748.1(b) requires you report catastrophic acts occurring in your offices within 5 business days to NCUA. The Emergency Contact information is requested so NCUA can distribute critical, time sensitive information to emergency contacts at credit unions. Please provide primary contact information for a senior credit union official that has decision-making authority. Also, please provide information for second senior official contact. Emergency contact information is for the confidential use of NCUA and will not be released to the public.

| Primary Contact | | | Secondary Contact | | |
|------------------|---|------|-------------------|---|------|
| Name | * | 969H | Name | * | 969L |
| Email Address | * | 969I | Email Address | * | 969M |
| Fax Number | * | 969J | Fax Number | * | 969N |
| Telephone Number | * | 969K | Telephone Number | * | 969O |
| Extension | * | 969R | Extension | * | 969S |
| Cell Phone | * | 969T | Cell Phone | * | 969U |

Credit Union Name: BELLE CITY Charter Number: 66694

Telephone No: * Extension: *

Fax No: * Office Hours:

Last Name: * Date:

Prepared By * Date:

Certified Correct By * Date:

Last Name: * First Name: * MI: *

Manager/CEO (The person responsible for the day to day operations of the credit union)

Last Name: * First Name: * MI: *

President of the Board (Chairperson)

DELINQUENT LOANS, LOAN CHARGE OFFS AND RECOVERIES*This page must be completed by all credit unions***DELINQUENT LOANS BY COLLATERAL TYPE**

- 1 Unsecured Credit Card Loans.....
- 2 All Other Non Real Estate Loans.....
- 3 a. 1st Mortgage Fixed Rate/Hybrid/Balloon.....
- b. 1st Mortgage Adjustable Rate.....
- 4 a. Other Real Estate Fixed Rate/Hybrid/Balloon.....
- b. Other Real Estate Adjustable Rate.....
- 5 Leases Receivable.....
- 6 **Total Delinquent Loans**
- 7 Total Number of Delinquent Loans.....

| | | Reportable Delinquency | | | | | | | |
|--------------------|------|------------------------|------|-----------------|------|--------------------|------|------------------------------|------|
| 1 to <2 months | | 2 to <6 months | | 6 to <12 months | | 12 months and over | | Total Reportable Delinquency | |
| Report Amount Only | | | | | | | | | |
| \$0 | 024B | \$0 | 026B | \$0 | 027B | \$0 | 028B | \$0 | 045B |
| \$58,575 | 020C | \$1,793 | 021C | \$6,129 | 022C | \$0 | 023C | \$7,922 | 041C |
| \$0 | 751 | \$0 | 752 | \$0 | 753 | \$0 | 754 | \$0 | 713A |
| \$0 | 771 | \$0 | 772 | \$0 | 773 | \$0 | 774 | \$0 | 714A |
| \$0 | 755 | \$0 | 756 | \$0 | 757 | \$0 | 758 | \$0 | 715A |
| \$0 | 775 | \$0 | 776 | \$0 | 777 | \$0 | 778 | \$0 | 716A |
| \$0 | 020D | \$0 | 021D | \$0 | 022D | \$0 | 023D | \$0 | 041D |
| \$58,575 | 020B | \$1,793 | 021B | \$6,129 | 022B | \$0 | 023B | \$7,922 | 041B |
| | | | | | | | | | |
| 5 | 020A | 1 | 021A | 1 | 022A | 0 | 023A | 2 | 041A |

ADDITIONAL DELINQUENCY INFORMATION*(Included in the delinquency reported above.)*

- 8 Indirect Lending.....
- 9 Participation Loans.....
- 10 Member Business Loans excluding Agricultural Lns
- 11 Agricultural Loans.....

| Reportable Delinquency | | | | | | | | | |
|------------------------|------|-----|------|-----|------|-----|------|-----|------|
| Report Amount Only | | | | | | | | | |
| \$0 | 020E | \$0 | 021E | \$0 | 022E | \$0 | 023E | \$0 | 041E |
| \$0 | 020F | \$0 | 021F | \$0 | 022F | \$0 | 023F | \$0 | 041F |
| \$0 | 020G | \$0 | 021G | \$0 | 022G | \$0 | 023G | \$0 | 041G |
| \$0 | 020H | \$0 | 021H | \$0 | 022H | \$0 | 023H | \$0 | 041H |

LOAN LOSS INFORMATION

- 12 Unsecured Credit Card Loans.....
- 13 All Other Non Real Estate Loans.....
- 14 Total 1st Mortgage Loans.....
- 15 Total Other Real Estate Loans.....
- 16 Leases Receivable.....
- 17 **Total Charge Offs and Recoveries**.....

| YTD Charge Offs | | YTD Recoveries | |
|-----------------|------|----------------|------|
| \$0 | 680 | \$0 | 681 |
| \$0 | 550C | \$0 | 551C |
| \$0 | 548 | \$0 | 607 |
| \$0 | 549 | \$0 | 608 |
| \$0 | 550D | \$0 | 551D |
| \$0 | 550 | \$0 | 551 |

ADDITIONAL LOAN LOSS INFORMATION

- 18 Indirect Loans.....
- 19 Participation Loans.....
- 20 Member Business Loans excluding Agricultural Lns
- 21 Agricultural Loans.....

| YTD Charge Offs | | YTD Recoveries | |
|-----------------|------|----------------|------|
| \$0 | 550E | \$0 | 551E |
| \$0 | 550F | \$0 | 551F |
| \$0 | 550G | \$0 | 551G |
| \$0 | 550H | \$0 | 551H |

- 22 All loans charged off due to Bankruptcy YTD.....

| | |
|-----|-----|
| \$0 | 682 |
|-----|-----|

- 23 Number of members with loans (outstanding) who have filed for:

- a. Chapter 7 Bankruptcy YTD.....
- b. Chapter 13 Bankruptcy YTD.....
- c. Chapter 11 Bankruptcy YTD.....

| | |
|---|-----|
| 0 | 081 |
| 0 | 082 |
| 0 | 088 |

- 24 Total Outstanding loan balances subject to bankruptcies identified in item 25a - 25c.

| | |
|-----|-----|
| \$0 | 971 |
|-----|-----|

- 25 Congressional Reporting Requirement

- a. Dollar amount of loans with interest rates that exceed 15%.....(FCUs Only)...
- b. Aggregate weighted average interest rate for the loans with interest rates that exceed 15%..(FCUs Only)

| | |
|--|-----|
| | 567 |
| | 568 |

LIQUIDITY, COMMITMENTS AND SOURCES*All credit unions must complete lines 8 through 10 of this form and, if applicable, lines 1 through 7.***OFF-BALANCE SHEET COMMITMENTS AND OTHER ITEMS**

1. Unfunded Commitments for Business Loans
 - A. Commercial Real Estate, Construction and Land Development.....
 - B. Other Unfunded Business Loan Commitments.....
2. Unfunded Commitments for All Remaining Loans (Non-Business Loans)
 - A. Revolving Open-End lines secured by 1-4 Family Residential Properties.....
 - B. Credit Card Lines.....
 - C. Outstanding Letters of Credit.....
 - D. Unsecured Share Draft Lines of Credit.....
 - E. Overdraft Protection Program Commitments.....
 - F. Other Unfunded Commitments.....

| Amount | Acct Code |
|--------|-----------|
| \$0 | 814 |
| \$0 | 814A |

| | |
|----------|-----|
| \$0 | 811 |
| \$0 | 812 |
| \$0 | 813 |
| \$10,000 | 815 |
| \$0 | 822 |
| \$0 | 816 |

CONTINGENT LIABILITIES

3. Loans Transferred with Recourse.....
4. Dollar Amount of Pending Bond Claims.....
5. Other Contingent Liabilities.....

| | |
|-----|------|
| \$0 | 819 |
| \$0 | 818 |
| \$0 | 818A |

CREDIT AND BORROWING ARRANGEMENTS

6. Amount of Borrowings Subject to Early Repayment at Lender's Option.....
7. Lines of Credit
 - a. Total Credit Lines.....
 - b. Total Committed Credit Lines.....

| | |
|-----|------|
| \$0 | 865A |
|-----|------|

| | |
|-----------|-----|
| \$500,000 | 881 |
| \$0 | 882 |

8. Is your credit union a member of the Federal Home Loan Bank?
9. Has your credit union filed an application to borrow from the Federal Reserve Bank Discount Window?.....
10. Has your credit union pre-pledged collateral with the Federal Reserve Bank Discount Window?.....

| | |
|----|-----|
| No | 896 |
| * | 897 |
| * | 898 |

INFORMATION SYSTEMS & TECHNOLOGY*This page must be completed by all credit unions*

1. Indicate in the box at the right the number of the statement below which best describes the system the credit union uses to maintain its share and loan records.

1 = Manual System (No Automation) 2 = Vendor Supplied In-House System 3 = Vendor On-Line Service Bureau
4 = CU Developed In-House System 5 = Other

| | |
|---|-----------|
| | Acct Code |
| 2 | 076 |

2. Indicate the name of the primary share and loan information processing vendor.

| | |
|--|---|
| | * |
|--|---|

3. Have you completed a data processing conversion in the last six months or do you plan to start a data processing conversion in the next 12 months?

| | |
|----|-----|
| No | 888 |
|----|-----|

4. How do your members access/perform electronic financial services (select all that apply):

Home Banking via Internet Website
Wireless
Home Banking/PC Based
Audio Response/Phone Based

| | |
|----|------|
| No | 886A |
| No | 886B |
| No | 886C |
| No | 886D |

Automatic Teller Machine (ATM)
Kiosk.....
Other.....

| | |
|----|------|
| No | 886E |
| No | 886F |
| No | 886G |

5. What services do you offer electronically (select all that apply):

Member Application
New Loan
Account Balance Inquiry
Share Draft Orders.....
New Share Account
Loan Payments
Account Aggregation.....
Internet Access Services.....

| | |
|----|------|
| No | 887A |
| No | 887B |
| No | 887C |
| No | 887D |
| No | 887E |
| No | 887F |
| No | 887M |
| No | 887N |

View Account History.....
Merchandise Purchase.....
Share Account Transfers.....
Bill Payment.....
Download Account History.....
Electronic Cash.....
Electronic Signature
Authentication/ Certification...

| | |
|----|------|
| No | 887G |
| No | 887H |
| No | 887I |
| No | 887J |
| No | 887K |
| No | 887L |

Other (please specify).....

| | |
|--|------|
| | 887Z |
|--|------|

6. If your credit union has a World Wide Website Address, please provide it.

| | |
|--|-----|
| | 891 |
|--|-----|

7. If you have a world wide website, please indicate the type (select only one).....
1 = Informational 2 = Interactive 3= Transactional

| | |
|---|------|
| 0 | 892A |
| 0 | 892B |

8. If you have a transactional world wide website, how many members use it.....

9. If you have a transactional website, please provide the name of the primary vendor used to deliver such services

| | |
|---|------|
| * | 892C |
|---|------|

10. If you do not have a website, do you plan to add one in the future?

| | |
|----|-----|
| No | 889 |
|----|-----|

- a. If Yes to #10, in how many months

| | |
|---|------|
| 0 | 889A |
|---|------|

- b. If Yes to #10, what type of site (select only one)

| | |
|---|------|
| 0 | 889B |
|---|------|

1 = Informational 2 = Interactive 3= Transactional

11. Does the credit union have internet access?

| | |
|----|-----|
| No | 903 |
|----|-----|

12. Does the credit union have FedLine Access?

| | |
|----|-----|
| No | 904 |
|----|-----|

13. If the CU processes ACH transactions, is it an Originating Depository Financial Institution?

| | |
|----|-----|
| No | 905 |
|----|-----|

14. If the CU processes ACH transactions, is it a Receiving Depository Financial Institution?

| | |
|----|-----|
| No | 906 |
|----|-----|

PCA NET WORTH CALCULATION WORKSHEET

Credit unions are not required to provide input on this page unless it has chosen an alternative total assets option offered on lines 9 through 11 to calculate Net Worth or have elected to calculate an alternative Risk Based Net Worth ratio.

o **Electronic Filers** : Information entered on preceding schedules will populate line items below on the PC 5300 Automated System, excluding optional items 9, 10 and 11.

o **Manual Call Report Filers** : Leave this page blank or use it as a manual net worth calculation worksheet.

NET WORTH TO TOTAL ASSETS RATIO

NUMERATOR: NET WORTH

1. Undivided Earnings.....
2. Regular Reserves.....
3. Appropriation for Non-Conforming Investments (SCU ONLY).....
4. Other Reserves (Appropriations of Undivided Earnings).....
5. Uninsured Secondary Capital (Low Income Designated Credits Unions Only).....
6. Net Income (unless this amount is already included in Undivided Earnings).....
7. TOTAL NET WORTH (Sum of items 1-6).....

| Amount | Acct Code |
|-----------|-----------|
| \$122,777 | 940 |
| \$400,000 | 931 |
| \$0 | 668 |
| \$0 | 658 |
| \$0 | 925 |
| \$0 | 602 |
| \$522,777 | 997 |

DENOMINATOR: TOTAL ASSETS

8. Total Assets (quarter-end).....

| | |
|-------------|-----|
| \$4,070,569 | 010 |
|-------------|-----|

Total Assets Elections (Optional)

Retain line 8 quarter-end total assets above as net worth ratio denominator, or select one of the total assets computation options below by inputting the result in the appropriate line item. Line 12 below will compute your net worth ratio using line 8 quarter-end total assets as your denominator unless you enter an amount in line 9, 10 or 11.

9. Average of Daily Assets over the calendar quarter.....
10. Average of the three month-end balances over the calendar quarter.....
11. The average of the current and three preceding calendar quarter-end balances.....

| | |
|-----|------|
| \$0 | 010A |
| \$0 | 010B |
| \$0 | 010C |

12. Net Worth Ratio (Line 7 divided by line 8, 9, 10 or 11)

| | |
|-------|-----|
| 12.84 | 998 |
|-------|-----|

- 13a. Risk Based Net Worth (RBNW) Requirement (Standard Calculation).....

| | |
|-----|-----|
| n/a | 999 |
|-----|-----|

- b. Risk Based Net Worth (RBNW) Alternative Method under Section 702.107.....

| | |
|------|------|
| 0.00 | 999A |
|------|------|

14. Net Worth Classification if credit union is not new. (Based upon Call Report data only. See instructions).....

| | |
|------------------|-----|
| Well Capitalized | 700 |
| Well Capitalized | 701 |

15. Net Worth Classification if credit union is a new credit union....

A "New" credit union has less than \$10 million in assets and was chartered in the last 10 years. (Based upon Call Report data only. See instructions)

**STANDARD COMPONENTS OF
RISK BASED NET WORTH REQUIREMENT (RBNW)
(AUTOMATED -- NO INPUT NECESSARY)**

This information below is provided only for your information. No credit union is required to provide input on this page. Information entered on preceding schedules will populate the line items below on the PC 5300 Automated System. Manual Call Report filers will also leave these items blank.

A RBNW Requirement is only applicable for those credit unions with assets greater than \$10,000,000 and a RBNW requirement greater than six percent.

| A | B | C | D | E | F |
|---|----------------|---|----------------|-----------------------------|--------------------|
| Risk portfolio | Dollar balance | Amount as percent of quarter-end total assets | Risk weighting | Amount times risk weighting | Standard component |
| <u>Quarter-end total assets</u> | | | | | |
| Assets, line 30 (Acct 010) | 4,070,569 | 100.00 | | | |
| <u>(a) Long-term real estate loans</u> | 1,018,203 | 25.01 | | | 1.50 |
| Sched A Line 14 (Acct. Code 710) less: | | | | | |
| Sched A Line 31 (Acct. Code 718) | | | | | |
| Sched A Line 17 (Acct. Code 712) | | 25.00 | 6.00 | 1.50 | |
| Threshold amount: 0 to 25% | | 0.01 | 14.00 | 0.00 | |
| Excess amount: over 25% | | | | | |
| <u>(b) MBLs outstanding</u> | 0 | 0.00 | | | 0.00 |
| Sched A line 29 (Acct. Code 400) | | 0.00 | 6.00 | 0.00 | |
| Threshold amount: 0 to 15% | | 0.00 | 8.00 | 0.00 | |
| Threshold amount: >15 to 25% | | 0.00 | 14.00 | 0.00 | |
| Excess amount: over 25% | | | | | |
| <u>(c) Investments</u> | 1,043,585 | 25.64 | | | 0.79 |
| <u>Weighted-average life:</u> | 1,010,916 | 24.83 | 3.00 | 0.75 | |
| Page 1 Lines 2c, 3 and 13: | | | | | |
| 0 to 1 year (Acct. Code 799A1 + 730B + 730C) | 32,669 | 0.80 | 6.00 | 0.05 | |
| > 1 year to 3 years (Acct. Code 799B) | 0 | 0.00 | 12.00 | 0.00 | |
| > 3 years to 5 years (Acct. Code 799C1) | 0 | 0.00 | 12.00 | 0.00 | |
| > 5 years to 10 years (Acct. Code 799C2) | 0 | 0.00 | 20.00 | 0.00 | |
| > 10 years (Acct. Code 799D) | 0 | 0.00 | | | |
| <u>(d) Low-risk assets</u> | | | | | |
| Assets Line 1 (Acct. Code 730A) | 154,108 | 3.79 | 0.00 | | 0.00 |
| Assets Line 28 (Acct. Code 794) | | | | | |
| Sum of risk portfolios (a) through (d) above | 2,215,896 | 54.44 | | | |
| <u>(e) Average-risk assets</u> | | | | | |
| Assets, line 30 (Acct. Code 010) less: Risk portfolio items (a) through (d) above | 1,854,673 | 45.56 | 6.00 | | 2.73 |
| <u>(f) Loans sold with recourse</u> | 0 | 0.00 | 6.00 | | 0.00 |
| Page 9, line 3 (Acct. Code 819) | | | | | |
| <u>(g) Unused MBL commitments</u> | 0 | 0.00 | 6.00 | | 0.00 |
| Sched A line 30 (Acct. Code 814B) | | | | | |
| <u>(h) Allowance (Credit limited to 1.5% of loans)</u> | | | | | |
| Assets, line 24 (Acct. Code 719) | 30,838 | 0.76 | 100.00 | | 0.76 |
| Sum of standard components: | | | | | |
| RBNW requirement (Acct. Code 999) | | | | | 4.27 |

**SCHEDULE A
SPECIALIZED LENDING**

Section 1: If your credit union has indirect loans or participation loans outstanding, or purchased or sold loans or participations year-to-date, complete this section.

Section 2 & 3: If your credit union has any real estate loans or member business loans outstanding or has originated any real estate loans or member business loans year-to-date, complete these sections, as applicable.

SECTION 1 - INDIRECT LOANS, PARTICIPATION LOANS, LOANS SOLD

| 1. INDIRECT LOANS | Number | Acct Code | Amount | Acct Code |
|--|--------|-----------|--------|-----------|
| a. Indirect Loans - Point of Sale Arrangement..... | 0 | 617B | \$0 | 618B |
| b. Indirect Loans - Outsourced Lending Relationship..... | 0 | 617C | \$0 | 618C |
| c. TOTAL OUTSTANDING INDIRECT LOANS..... | 0 | 617A | \$0 | 618A |

| | | | | |
|--|---|------|-----|-----|
| 2. PARTICIPATION LOANS | | | | |
| a. Participation Loans Outstanding..... | 0 | 619A | \$0 | 619 |
| b. Participation Loans Purchased Year-to-Date..... | 0 | 690A | \$0 | 690 |
| c. Participation Loans Sold Year-to-Date..... | 0 | 691A | \$0 | 691 |

| | | | | |
|--|---|-----|-----|-----|
| 3. Loans Purchased from Other Financial Institutions Year-to-Date... | 0 | 614 | \$0 | 615 |
|--|---|-----|-----|-----|

You may stop here if your credit union has no real estate loans or member business loans outstanding and has not originated any real estate loans or member business loans year-to-date.

SECTION 2 - REAL ESTATE LOANS AND LINES OF CREDIT - INCLUDING MBL SECURED BY REAL ESTATE

**REAL ESTATE LOANS
FIRST MORTGAGE**

| 4. Fixed Rate | No. of Loans Outstanding | Acct Code | Amt of Loans Outstanding | Acct Code | No. of Loans Granted Year-to-Date | Acct Code | Amount Granted Year-To-Date | Acct Code |
|--------------------------|--------------------------|-----------|--------------------------|-----------|-----------------------------------|-----------|-----------------------------|-----------|
| a. > 15 Years..... | 0 | 972A | \$0 | 704A | 0 | 982A | \$0 | 720A |
| b. 15 Years or less..... | 0 | 972B | \$0 | 704B | 0 | 982B | \$0 | 720B |

| | | | | | | | | |
|-------------------------|---|------|-----|------|---|------|-----|------|
| 5. Balloon/Hybrid | | | | | | | | |
| a. > 5 Years..... | 0 | 972C | \$0 | 704C | 0 | 982C | \$0 | 720C |
| b. 5 Years or less..... | 0 | 972D | \$0 | 704D | 0 | 982D | \$0 | 720D |

| | | | | | | | | |
|---------------------------------|---|------|-----|------|---|------|-----|------|
| 6. Other Fixed Rate..... | 0 | 972E | \$0 | 704E | 0 | 982E | \$0 | 720E |
| 7. Adjustable Rate 1 yr or less | 0 | 973A | \$0 | 705A | 0 | 983A | \$0 | 721A |
| 8. Adjustable Rate > 1 yr..... | 0 | 973B | \$0 | 705B | 0 | 983B | \$0 | 721B |

OTHER REAL ESTATE

| | | | | | | | | |
|--------------------------------|----|------|-------------|------|----|------|-----------|------|
| 9. Closed-End Fixed Rate..... | 47 | 974 | \$1,018,203 | 706 | 23 | 984 | \$575,096 | 722 |
| 10. Closed-End Adjustable Rate | 0 | 975 | \$0 | 707 | 0 | 985 | \$0 | 723 |
| 11. Open-End Adjustable Rate | 0 | 976 | \$0 | 708 | 0 | 986 | \$0 | 724 |
| 12. Open-End Fixed Rate..... | 0 | 976B | \$0 | 708B | 0 | 986B | \$0 | 724B |
| 13. Other..... | 0 | 977 | \$0 | 709 | 0 | 987 | \$0 | 725 |
| 14. TOTALS (each column).... | 47 | 978 | \$1,018,203 | 710 | 23 | 988 | \$575,096 | 726 |

MISCELLANEOUS REAL ESTATE LOANS/LINES OF CREDIT INFORMATION

15. Allowance for Losses on all Real Estate Loans.....
16. Total Amount of All 1st Mortgage Loans which have been sold in the secondary market year-to-date
17. Amount of Real Estate Loans Outstanding that will contractually refinance, reprice or mature within the next 5 years and that are not reported on line 26 (below).....
18. Amount of real estate loans sold but serviced by the credit union.....
19. Mortgaging Servicing Rights.....

| Amount | Acct Code |
|--------|-----------|
| \$0 | 731 |
| \$0 | 736 |
| \$0 | 712 |
| \$0 | 779A |
| \$0 | 779 |

SCHEDULE A
SPECIALIZED LENDING (Continued)

SECTION 3 - BUSINESS LOANS - Complete this section if the credit union has any member business loans outstanding or has originated any member business loans year-to-date.

| | No. of Loans Outstanding | Acct Code | Amount | Acct Code | No. of Loans Granted or Purchased Year-to-Date | Acct Code | Amount Granted or Purchased Year-to-Date | Acct Code |
|---|--------------------------|-----------|--------|-----------|--|-----------|--|-----------|
| 20. Member Business Loans.... | 0 | 900A | \$0 | 400A | 0 | 090A | \$0 | 475A |
| 21. Purchased business loans or participation interests to nonmembers | 0 | 900B | \$0 | 400B | 0 | 090B | \$0 | 475B |

MISCELLANEOUS BUSINESS LOAN INFORMATION

| | | | | | | | | |
|--|---|------|-----|------|---|------|-----|------|
| 22. Construction and Development Loans | 0 | 143A | \$0 | 143B | 0 | 143C | \$0 | 143D |
| 23. Unsecured business loans..... | 0 | 900C | \$0 | 400C | 0 | 090C | \$0 | 475C |
| 24. Purchased business loans or participation interests to members.... | 0 | 900D | \$0 | 400D | 0 | 090D | \$0 | 475D |
| 25. Agricultural Related Loans..... | 0 | 961A | \$0 | 042A | 0 | 099A | \$0 | 463A |

| | Number | Acct Code | Amount | Acct Code |
|--|--------|-----------|--------|-----------|
| 26. Portion of Real Estate Loans included in line 14 of Section 2 of this schedule which are also reported as business loans on lines 20 and 21 above..... | | | \$0 | 718A |
| 27. Business Loans and Participations sold Year-to-Date..... | 0 | 691B | \$0 | 691C |
| 28. Small Business Administration Loans Outstanding..... | 0 | 900F | \$0 | 400F |

RISK BASED NET WORTH (RBNW)

For credit unions with assets greater than \$10,000,000

| | Amount | Acct Code |
|--|--------|-----------|
| 29. Loans and participation interests qualifying for RBNW..... | \$0 | 400 |
| 30. Unfunded commitments for business loans and participation interests qualifying for RBNW | \$0 | 814B |
| 31. Amount of Real Estate Loans included in line 14 on Section 2 also reported as business loans and participation interests qualifying for RBNW on line 29 above..... | \$0 | 718 |

SCHEDULE B
INVESTMENTS, SUPPLEMENTAL INFORMATION

Complete this schedule if amounts are reported on page 3, lines 4, 5, or 6 or if items 12-16 below are applicable.

TYPES OF INVESTMENTS

1. U.S. Government Obligations.....
2. Federal Agency Securities.....
3. Mutual Funds & Common Trust Investments.....

| Amount | Acct Code |
|--------|-----------|
| \$0 | 741C |
| \$0 | 742C |
| \$0 | 743C |

MISCELLANEOUS INVESTMENT INFORMATION

MORTGAGE-RELATED SECURITIES

4. Mortgage Pass-Through Securities.....
5. Collateralized Mortg. Obligations/Real Estate Mortgage Investment Conduits(CMOs/REMICs)....
6. Commercial Mortgage Backed Securities.....

| | |
|-----|------|
| \$0 | 732 |
| \$0 | 733 |
| \$0 | 733A |

INVESTMENTS MEETING SPECIFIC CRITERIA OF PART 703 (FCU ONLY)

7. Non-Mortgage Related Securities with Embedded Options or Complex Coupon Formulas.....
8. Non-Mortgage Related Securities with Maturities Greater than Three Years that Do Not Have Embedded Options or Complex Coupon Formulas
9. Total of Securities Meeting the Requirements of Section 703.12(b) (Sum of items 4-8)
10. Total of Deposits and Shares Meeting the Requirements of Section 703.10(a)
11. Market Value of Investments Purchased Under an Investment Pilot Program - 703.19

| Amount | Acct Code |
|--------|-----------|
| | 786A |
| | 786B |
| | 786 |
| | 785 |
| | 785A |

MISCELLANEOUS INVESTMENT INFORMATION

12. Fair Value of Held to Maturity Investments (reported on line 6 of page 1).....
13. Investment Repurchase Agreements.....
14. Borrowing Repurchase Transactions Placed in Investments for Purposes of Positive Arbitrage...
15. Investments Not Authorized by the FCU Act or NCUA Rules and Regulations **(SCU ONLY)**.....
16. Outstanding balance of brokered certificates of deposit and share certificates

| | |
|-----|-----|
| \$0 | 801 |
| \$0 | 780 |
| \$0 | 781 |
| \$0 | 784 |
| \$0 | 788 |

SCHEDULE C
CREDIT UNION SERVICE ORGANIZATION (CUSO) INFORMATION

DON'T MAKE ENTRIES ON THIS FORM UNLESS YOUR CREDIT UNION HAS A LOAN TO OR INVESTMENT IN A CUSO

Complete a separate line of information for each CUSO in which you have a loan or an investment, regardless of whether your credit union owns the CUSO, has a "controlling financial interest", has the "ability to exert significant influence" or owns only a smaller portion of the CUSO. If you have a loan or investment in more than 20 CUSOs and file manually, please continue on a copy of this form.

| ACCT CODE | Full/ Legal Name of CUSO | Value of Investment in CUSO | Amount loaned to CUSO | See Note Below | | | Aggregate Cash Outlay in CUSO |
|--------------|--------------------------|--------------------------------|--------------------------|------------------|---------------------|--------------------|----------------------------------|
| | | | | ** 833A- T | *** 834A1- T1 | **** 837A- T | |
| | 830A - T | 831A - T | 832A - T | | | | 836A - T |
| A. | WSSCCU | \$30,000 | \$0 | No | 3 | No | \$0 |
| B. | | \$0 | \$0 | No | 0 | No | \$0 |
| C. | | \$0 | \$0 | No | 0 | No | \$0 |
| D. | | \$0 | \$0 | No | 0 | No | \$0 |
| E. | | \$0 | \$0 | No | 0 | No | \$0 |
| F. | | \$0 | \$0 | No | 0 | No | \$0 |
| G. | | \$0 | \$0 | No | 0 | No | \$0 |
| H. | | \$0 | \$0 | No | 0 | No | \$0 |
| I. | | \$0 | \$0 | No | 0 | No | \$0 |
| J. | | \$0 | \$0 | No | 0 | No | \$0 |
| K. | | \$0 | \$0 | No | 0 | No | \$0 |
| L. | | \$0 | \$0 | No | 0 | No | \$0 |
| M. | | \$0 | \$0 | No | 0 | No | \$0 |
| N. | | \$0 | \$0 | No | 0 | No | \$0 |
| O. | | \$0 | \$0 | No | 0 | No | \$0 |
| P. | | \$0 | \$0 | No | 0 | No | \$0 |
| Q. | | \$0 | \$0 | No | 0 | No | \$0 |
| R. | | \$0 | \$0 | No | | | \$0 |
| S. | | \$0 | \$0 | No | | | \$0 |
| T. | | \$0 | \$0 | No | | | \$0 |

Note:

** Is the CUSO wholly owned by the credit union? Blank = No; 1 = Yes (Acct. Code 833A-T)

*** Indicate in the box the letter which describes the predominant service provided by the CUSO: (Acct. Code 834A1-T1)

| | | | |
|--|-----------------------------------|---|--|
| a = Checking and currency services | f = Financial counseling services | k = Record retention, security and disaster recovery services | p = Trust and trust-related services |
| b = Clerical, professional and management services | g = Fixed asset services | l = Securities brokerage services | q = Real estate brokerage services |
| c = Business loan origination | h = Insurance brokerage or agency | m = Shared credit union branch (service center) operations | r = CUSO investments in non-CUSO service providers |
| d = Consumer mortgage origination | i = Leasing | n = Student loan origination | s = Other |
| e = Electronic transaction services | j = Loan support services | o = Travel agency services | |

**** How is the investment in the CUSO accounted for on the credit union's financial statements: (Acct. Code 837A-T):

1 = consolidation 2 = equity method 3 = cost method